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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Duccio Marco Gasparri
Title : COMPUTER SYSTEM FOR THE CALCULATION OF INTERESTS
FOR ENTRUSTMENTS OF MONEY
Serial No. : 10/583,692
Filing Date : June 20, 2006
Docket No. : 40593
Customer No. : 000116

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. § 1.98, applicant is submitting herewith Form PTO-1449 listing references for consideration by the Examiner. Copies of any U.S. patent references are not enclosed because they are not required. Copies of any other references are enclosed.

If any fees are required by this communication, please charge such fees to our Deposit Account No. 16-0820, Order No. 40593.

Respectfully submitted,

PEARNE & GORDON LLP

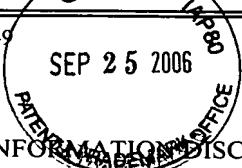
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9-18-06 John P. Murtaugh
Date Signature of Attorney

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 40593	SERIAL NO. 10/583,692
INFORMATION DISCLOSURE CITATION BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)			APPLICANT: Duccio Marco Gasparri	
			FILING DATE: June 20, 2006	GROUP ART UNIT:

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Subclass	Filing Date If Appropriate
A						

FOREIGN PATENT DOCUMENTS

Document No.	Date	Country	Class	Subclass	Translation
B					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

C	Nobuyuki ODA and Jun MURANAGA, "A New Framework for Measuring the Credit Risk of a Portfolio: The "ExVaR" Model", Monetary and Economic Studies of the Bank of Japan, December, 1997, pp. 27-62.
D	Douglas W. DWYER et al., "MOODY'S KMV RISKCALC™ v3.1 MODEL", Moody's KMV Company, April 5, 2004, pp. 1-36.
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G	Robert C. MERTON, "Theory of Rational Option Pricing", The Bell Journal of Economics and Management Science, Spring, 1973, Vol. 4, No. 1, pp. 141-183.
H	Fischer BLACK and Myron SCHOLES, "The Pricing of Options and Corporate Liabilities", The Journal of Political Economy, May-June, 1973, Vol. 81, No. 3, pp. 637-654.
I	Robert C. MERTON, "On the Pricing of Corporate Debt: The Risk Structure of Interest Rates", The Journal of Finance, May, 1974, Vol. 29, No. 2, pp. 449-470.
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